

Linda S. Payne
Chapter 7 Bankruptcy Trustee
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UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
STUART, KENT D.	§	Case No. 12-41046 BTR
STUART, CATHERINE G.	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/LINDA PAYNE, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 12-41046 BTR Judge: Brenda T. Rhoades
Case Name: STUART, KENT D.
STUART, CATHERINE G.
For Period Ending: 06/27/13

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 04/20/12 (f)
341(a) Meeting Date: 05/18/12
Claims Bar Date: 09/10/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2462 Loch Haven Court Frisco	187,680.00	0.00		0.00	FA
2. Bank account Funds in bank account and return of excess on CD pledged to Ceramic Arts Dental.	98,537.00	10,689.36		9,266.34	FA
3. Lincoln Properties Apartment Security Deposit	150.00	0.00		0.00	FA
4. Household Goods	6,075.00	0.00		0.00	FA
5. Books etc.	434.00	0.00		0.00	FA
6. Clothing	885.00	0.00		0.00	FA
7. Jewelry	640.00	0.00		0.00	FA
8. Sporting Equipment	135.00	0.00		0.00	FA
9. West Coast Life Insurance (\$100,000 term)	0.00	0.00		0.00	FA
10. IRA protected annuity American Equity Invest. Life	217,000.00	0.00		0.00	FA
11. SEP IRA - RBC Capital Markets xxx4362	1,154.29	0.00		0.00	FA
12. Lincoln Trust, IRA	120,000.00	0.00		0.00	FA
13. Death benefit IRA from Mother (Edward Jones IRA)	3,165.00	0.00		0.00	FA
14. Ceramic Arts Dental Laboratory 50% interest Chapter 7 12-41047	0.00	0.00		0.00	FA
15. Ceramic Arts Dental Laboratory 50% interest	0.00	0.00		0.00	FA
16. 2011 Nissan Cube	17,625.00	0.00		0.00	FA
17. 2012 Nissan Altima, leased (Blue book \$15,708.00)	0.00	0.00		0.00	FA
18. 2 Dogs and 2 cats	0.00	0.00		0.00	FA

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$653,480.29	\$10,689.36		\$9,266.34	\$0.00
					(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 12-41046 BTR Judge: Brenda T. Rhoades
Case Name: STUART, KENT D.
STUART, CATHERINE G.

Trustee Name: LINDA PAYNE, TRUSTEE
Date Filed (f) or Converted (c): 04/20/12 (f)
341(a) Meeting Date: 05/18/12
Claims Bar Date: 09/10/12

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Debtor paying back funds in bank account. Should be paid in full 9/1/14

Initial Projected Date of Final Report (TFR): 12/13/12 Current Projected Date of Final Report (TFR): 12/01/14

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 12-41046 -BTR
Case Name: STUART, KENT D.
STUART, CATHERINE G.
Taxpayer ID No: *****2817
For Period Ending: 06/27/13

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1748 Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
09/06/12	2	Catherine Stuart	Repayment of Bank account	1129-000	187.50		187.50
09/06/12	2	Chase Bank	Funds from CD	1129-000	4,766.34		4,953.84
09/26/12	2	Catherine Stuart	Payment on non exempt funds	1129-000	93.75		5,047.59
09/26/12	2	Stuart Dental Lab	Payment on non exempt funds	1129-000	93.75		5,141.34
10/16/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		2.46	5,138.88
11/02/12	2	Catherine Stuart	Payment on bk acct	1129-000	93.75		5,232.63
11/02/12	2	Stuart Dental Lab	Payment on bank account	1129-000	93.75		5,326.38
11/06/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		3.27	5,323.11
11/27/12	2	Kent Stuart	Repayment of cash	1129-000	93.75		5,416.86
11/27/12	2	Catherine Stuart	Repayment of cash	1129-000	93.75		5,510.61
12/07/12		First National Bank of Vinita	BANK SERVICE FEE	2600-000		3.27	5,507.34
12/28/12	2	Kent Stuart	Repayment of bank account	1129-000	93.75		5,601.09
12/28/12	2	Catherine Stuart	Repayment of bank account	1129-000	93.75		5,694.84
01/08/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		3.51	5,691.33
02/04/13	2	Kent Stuart	Repayment of bank account	1129-000	93.75		5,785.08
02/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	5,775.08
02/14/13	2	Catherine Stuart	Payment on non exempt funds	1129-000	93.75		5,868.83
02/27/13	2	Kent Stuart	Payment on bank account	1129-000	93.75		5,962.58
03/04/13	2	Catherine Stuart	Repayment of non exempt funds	1129-000	93.75		6,056.33
03/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,046.33
04/04/13	2	Kent Stuart	Payment on bank account	1129-000	93.75		6,140.08
04/04/13	2	Catherine Stuart	Payment on bank account	1129-000	93.75		6,233.83
04/05/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,223.83
04/26/13	2	Kent Stuart	Payment on bank account	1129-000	93.75		6,317.58
05/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,307.58
05/14/13	2	Catherine Stuart	Repayment of bank account	1129-000	93.75		6,401.33
06/03/13	2	Catherine Stuart	Payment on bank account	1129-000	93.75		6,495.08

Page Subtotals 6,547.59 52.51

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 12-41046 -BTR
Case Name: STUART, KENT D.
STUART, CATHERINE G.
Taxpayer ID No: *****2817
For Period Ending: 06/27/13

Trustee Name: LINDA PAYNE, TRUSTEE
Bank Name: First National Bank of Vinita
Account Number / CD #: *****1748 Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/03/13	2	Kent Stuart	Payment on bank account	1129-000	93.75		6,588.83
06/07/13		First National Bank of Vinita	BANK SERVICE FEE	2600-000		10.00	6,578.83
06/19/13	2	Kent Stuart	Final payment on bank accounts	1129-000	2,625.00		9,203.83

COLUMN TOTALS	9,266.34	62.51	9,203.83
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	9,266.34	62.51	
Less: Payments to Debtors		0.00	
Net	9,266.34	62.51	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account - *****1748	9,266.34	62.51	9,203.83
	9,266.34	62.51	9,203.83
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 2,718.75 10.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: June 27, 2013

Case Number: 12-41046
Debtor Name: STUART, KENT D.

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000001 4800-07	Denton County Michael Reed P O Box 1269 Round Rock, TX 78680	Secured		\$0.00	\$159.70	\$159.70
000014A 050 4210-00	US Bank NA dba US Bank Equipment Finance 1310 Madrid Street Marshall, MN 56258	Secured		\$0.00	\$0.00	\$0.00
000002 070 7100-00	Ivoclar Vivadent 175 Pineview Dr. Amherst, NY 14228	Unsecured		\$0.00	\$2,995.02	\$2,995.02
000003 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$5,354.00	\$5,389.86	\$5,389.86
000004 070 7100-00	GE Capital Retail Bank c/o Midland Funding, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$299.00	\$339.33	\$339.33
000005 070 7100-00	GE Capital Retail Bank c/o Midland Funding, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$1,721.00	\$1,795.55	\$1,795.55
000006 070 7100-00	GE Capital Retail Bank c/o Midland Funding, LLC 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$3,611.00	\$3,715.00	\$3,715.00
000007 070 7100-00	GE Capital Retail Bank c/o Midland Funding LLC. 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$3,504.00	\$3,539.03	\$3,539.03
000008 070 7100-00	Citibank, N.A. c/o American InfoSource LP PO Box 248840 Oklahoma City, OK 73124-8840	Unsecured		\$9,574.00	\$9,574.47	\$9,574.47
000009 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$7,990.00	\$8,147.66	\$8,147.66
000010 070 7100-00	American Express Centurion Bank c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$8,678.92	\$9,008.08	\$9,008.08

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: June 27, 2013

Case Number: 12-41046
Debtor Name: STUART, KENT D.

Priority Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000011 070 7100-00	American InfoSource LP as agent for TD Bank PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$7,836.00	\$8,025.10	\$8,025.10
000012 070 7100-00	Capital One, N.A. c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2,498.00	\$2,658.44	\$2,658.44
000013 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Unsecured		\$919.00	\$963.59	\$963.59
000014B 070 7100-00	US Bank NA dba US Bank Equipment Finance 1310 Madrid Street Marshall, MN 56258	Unsecured		\$51,840.00	\$58,809.44	\$58,908.44
Case Totals:				\$103,824.92	\$115,120.27	\$115,219.27

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-41046 BTR

Case Name: STUART, KENT D.

STUART, CATHERINE G.

Trustee Name: LINDA PAYNE, TRUSTEE

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Denton County	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: LINDA PAYNE, TRUSTEE	\$	\$	\$
Trustee Expenses: LINDA PAYNE, TRUSTEE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Ivoclar Vivadent	\$	\$	\$
000003	Discover Bank	\$	\$	\$
000004	GE Capital Retail Bank	\$	\$	\$
000005	GE Capital Retail Bank	\$	\$	\$
000006	GE Capital Retail Bank	\$	\$	\$
000007	GE Capital Retail Bank	\$	\$	\$
000008	Citibank, N.A.	\$	\$	\$
000009	Capital One Bank (USA), N.A.	\$	\$	\$
000010	American Express Centurion Bank	\$	\$	\$
000011	American InfoSource LP as agent for	\$	\$	\$
000012	Capital One, N.A.	\$	\$	\$
000013	PYOD, LLC its successors and assigns as assignee	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014B	US Bank NA dba US Bank Equipment Finance	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE